

**Information to identify the case:**

Debtor 1	<u>Lidia A. Zapata</u>	Social Security number or ITIN	xxx-xx-0235
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-22197-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lidia A. Zapata  
aka Lidia Rivas, aka Lidia Rolon

1/10/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lidia A. Zapata  
 Debtor

Case No. 14-22197-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Lidia A. Zapata, 1151 Woodlane Rd, Unit D1, Eastampton, NJ 08060-3903  
 cr +Toyota Motor Credit Corp, c/o Buckley Madole PC, 99 Wood Ave South #803,  
 Iselin, NJ 08830-2713  
 cr +Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
 Iselin, NJ 08830-2713  
 514853575 +Alfredo J. Garcia MD, 1035 U.S. 46, Clifton, NJ 07013-2430  
 514853576 +Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121  
 515075467 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 514853577 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106  
 514853578 +Baxter Financial, LLC, 630 Freedom Bus Ctr Dr, King Of Prussia, PA 19406-1331  
 514853579 +Bus Trans Ed, Inc., 1 Jefferson St, Passaic, NJ 07055-6505  
 514853580 +Calvin Johnson, 8 Garner Lane, Willingboro, NJ 08046-3318  
 514853582 Directv, PO Box 830032, Baltimore, MD 21283-0032  
 514853585 Geico, One Geico Plaza, Bethesda, MD 20811-0001  
 515084176 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 514853587 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 514853589 Social Security Admin, 4701 West 2100 Sou, Salt Lake City, UT 84120  
 514853591 +Sure Recovery Service, Po Box 818, Jackson, NJ 08527-0818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2018 23:25:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 10 2018 23:25:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514882568 EDI: AIS.COM Jan 10 2018 23:03:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 514853581 +EDI: CCS.COM Jan 10 2018 23:03:00 Credit Coll, Po Box 773, Needham, MA 02494-0918  
 514853583 +EDI: DCI.COM Jan 10 2018 23:03:00 Diversified Consultant, P O Box 551268,  
 Jacksonville, FL 32255-1268  
 514853584 +E-mail/Text: bknotice@ercollections.com Jan 10 2018 23:25:38 Enhancrcvrco,  
 ATTENTION: CLIENT SERVICES, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 514945210 EDI: RESURGENT.COM Jan 10 2018 23:03:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514853586 +E-mail/Text: bankruptcydepartment@tsico.com Jan 10 2018 23:26:13 Nco Fin/09,  
 ATTENTION: BANKRUPTCY, 507 Prudential Rd, Horsham, PA 19044-2308  
 514853588 +E-mail/Text: Supportservices@receivablesperformance.com Jan 10 2018 23:26:14  
 Receivables Performanc, 20816 44th Ave Wes, Lynnwood, WA 98036-7744  
 514920024 EDI: NEXTEL.COM Jan 10 2018 23:03:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,  
 Overland Park KS 66207-0949  
 514853590 +EDI: NEXTEL.COM Jan 10 2018 23:03:00 Sprint, PO Box 8077, London, KY 40742-8077  
 514853592 EDI: AISTMBL.COM Jan 10 2018 23:03:00 TMobile, PO Box 742596,  
 Cincinnati, OH 45274-2596  
 514853593 EDI: TFSR.COM Jan 10 2018 23:03:00 Toyota Motor Credit, TOYOTA FINANCIAL SERVICES,  
 Po Box 8026, Cedar Rapids, IA 52408  
 514865023 EDI: TFSR.COM Jan 10 2018 23:03:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 30

Date Rcvd: Jan 10, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation  
nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
Lee Martin Perlman on behalf of Debtor Lidia A. Zapata ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Melissa N. Licker on behalf of Creditor Toyota Motor Credit Corp  
NJ\_ECF\_Notices@buckleymadole.com

TOTAL: 7